



1979

ANNUAL REPORT

BUSINESS OF 1979 AND 1978

SUPERINTENDENT OF INSURANCE

**DEPARTMENT OF PROVINCIAL SECRETARY
PROVINCE OF PRINCE EDWARD ISLAND**

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable J. A. Doiron
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

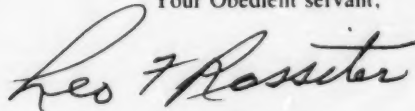
MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1979.

I have the Honour to Be,

Sir;

Your Obedient servant,

A handwritten signature in dark ink, reading "Leo F. Rossiter". The signature is written in a cursive style with a large, looping initial "L".

Leo F. Rossiter
Provincial Secretary



PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF PROVINCIAL SECRETARY

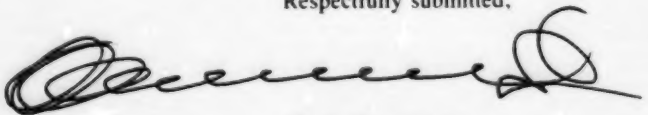
Honourable Leo F. Rossiter
Provincial Secretary
Province of Prince Edward Island
Charlottetown, Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1979.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1978 Report.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'M. B. Fitzpatrick', with a large, stylized flourish at the end.

M. B. Fitzpatrick
Superintendent of Insurance



PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1979

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. 1-5):

The letters following each insurer designate the class(es) of Insurance wherein each is authorized to transact business.

1. L - Life
2. F - Fire (Property)
3. A - Automobile
4. S - Accident & Sickness
5. O - Other Classes

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FAO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	ASO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
The Artisans, Life Insurance Cooperative Society	LS
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
The Boiler Inspection and Inspection Company of Canada	FO
The British Aviation Insurance Company Limited	SO
British Pacific Life Insurance Company	LS
Buffalo Insurance Company	FAO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian General Insurance Company	ASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Safe Drivers Plan	O
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS

Name of Company	Class(es) Licensed
Citadel General Assurance Company.....	FASO
The Citadel Life Assurance Company.....	LS
College Retirement Equities Fund.....	L
Combined Insurance Company of America.....	LS
The Commerce Group Insurance Company.....	FASO
Commerce and Industry Insurance Company of Canada.....	FAO
The Commercial Life Assurance Company of Canada.....	L
Commercial Union Assurance Company of Canada.....	FASO
Commercial Union Assurance Company Limited.....	LFSO
Commonwealth Insurance Company.....	FASO
Confederation Life Insurance Company.....	LS
Constellation Assurance Company.....	S
Constitution Insurance Company of Canada.....	FASO
Continental Assurance Company.....	LS
The Continental Insurance Company.....	FASO
The Contingency Insurance Company Limited.....	FASO
Co-operative Fire and Casualty Company.....	FASO
Co-operative Life Insurance Company.....	L
Coronation Insurance Company.....	FASO
The Credit Life Insurance Company.....	LS
Crown Life Insurance Company.....	LS
CUMIS Insurance Society, Inc.....	FASO
CUMIS Life Insurance Company.....	LS
The Dominion of Canada General Insurance Company.....	FASO
The Dominion Insurance Corporation.....	FASO
The Dominion Life Assurance Company.....	LS
Eagle Star Insurance Company Limited.....	O
Eaton/Bay Insurance Company.....	FASO
Eaton/Bay Life Assurance Company.....	LS
Ecclesiastical Insurance Office Limited.....	FO
Economical Mutual Insurance Company.....	S
Emmco Insurance Company.....	FASO
The Empire Life Insurance Company.....	LS
Employers Insurance of Wausau, A Mutual Company.....	FASO
The Excelsior Life Insurance Company.....	LS
Family Life Assurance Company.....	L
Federal Home Life Insurance Company.....	LS
Fidelity Insurance Company of Canada.....	FASO
Financial Life Assurance Company of Canada.....	LS
The Fire Insurance Company of Canada.....	FAO
Fireman's Fund American Life Insurance Company.....	LS
Fireman's Fund Insurance Company.....	FAO
Fireman's Fund Insurance Company of Canada.....	FASO
Ford Life Insurance Company.....	LS
Foremost Insurance Company, Grand Rapids, Michigan.....	FASO
The General Accident Assurance Company of Canada.....	FASO
General Security Insurance Company of Canada.....	FASO
Gibraltar General Insurance Company.....	FASO
Globe Life Insurance Company.....	LS
Gold Circle Insurance Company.....	FASO
Grain Insurance and Guarantee Company.....	FO
The Grand Orange Lodge of British America, Benefit Fund.....	L
Great American Insurance Company.....	FASO

Name of Company	Class(es) Licensed
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Heritage Life Assurance Company	LS
Highland Group Insurance Limited	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Insurance Company of Canada	FASO
INA Life Insurance Company of Canada	LS
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Insmor Mortgage Insurance Company	FO
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FASO
John Alden Life Insurance Company	LS
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	L
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
The London Assurance	FASO
London-Canada Insurance Company	FASO
London & Edinburgh General Insurance Company of Canada	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermens Underwriting Alliance	F
The Manufacturers Life Insurance Company	L
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Maryland Casualty Company	FASO
Metropolitan Life Insurance Company	LSO
Midland Insurance Company	FASO
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	AO
Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FAO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO

Name of Company	Class(es) Licensed
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Occidental Life Insurance Company of California	LS
Occidental Life Insurance Company of Canada	L
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
Omaha Indemnity Company	FASO
The Order of United Commercial Travelers of America	S
PHF Life Insurance Company	LS
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Philadelphia Manufacturers Mutual Insurance Company	FO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
Pitts Insurance Company	FASO
Pitts Life Insurance Company	LS
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Quebec Assurance Company	FASO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire & Marine Insurance Company	FASO
Safeguard Life Assurance Company	LS
Scottish & York Insurance Company Ltd.	FASO
Seaboard Surety Company	O
Security Mutual Casualty Company	FASO
Sentry Insurance A Mutual Company	FASO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company of Canada	L
The Standard Life Assurance Company	L
The Stanstead and Sherbrooke Insurance Company	FASO
Strathcona General Insurance Company	FO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LS
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine and Fire Insurance Company Limited	FASO
Toronto General Insurance Company	FASO

Name of Company	Class(es) Licensed
Traders General Insurance Company	FASO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	AO
Union Mutual Life Insurance Company	LS
United Canada Insurance Company	FASO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
The Western Assurance Company	FASO
The Western Life Assurance Company	L
Western Surety Company	O
The Yasuda Fire & Marine Insurance Company, Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

**COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES**

1979

Other Than Life	Direct Premium Written	Direct Claims Paid	Ratio
Property	9,420,464	4,256,380	45.18
Automobile	12,663,423	8,055,237	63.61
Accident and Sickness	9,323,949	4,213,798	45.19
All Other Classes	1,863,514	435,760	23.38
TOTAL (a)	33,271,350	16,961,175	50.98
LIFE INSURANCE (including annuities)			
	13,491,653	2,375,294 Death Claims 37,976 Disability Claims 283,977 Matured Endowments 3,705,635 Total Annuity Payments 1,538,397 Surrender Values 1,510,873 Dividends 6,023 Unclassified	
TOTAL (b)	13,491,653	9,458,175	70.10
GRAND TOTAL (a) and (b)	46,763,003	26,419,350	56.50

**COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES**

1978

Other Than Life	Direct Premium Written	Direct Claims Paid	Ratio
Property	8,533,823	2,685,378	31.46
Automobile	12,182,185	4,833,824	39.67
Accident & Sickness	4,982,048	3,572,646	71.71
All Other Classes	1,531,588	444,581	29.02
TOTAL (a)	27,229,644	11,536,429	42.36
LIFE INSURANCE (including annuities)			
	14,372,988	2,290,895	Death Claims
		14,477	Disability Claims
		398,888	Matured Endowments
		5,056	Total Annuity Payments
		1,243,978	Surrender Values
		1,199,978	Dividends
		10,756	Unclassified
TOTAL (b)	14,371,988	5,164,028	35.93
GRAND TOTAL (a) (b)	41,601,632	16,700,457	40.14

**COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES**

	1977			1976		
Other Than Life	Direct Premiums Written	Direct Claims Paid	Ratio	Direct Premiums Written	Direct Claims Paid	Ratio
Property	8,869,162	5,003,997	56.42	7,027,042	4,061,987	57.80
Automobile	11,790,381	6,530,128	55.38	11,282,381	6,190,247	54.86
Accident & Sickness	4,421,690	3,292,776	74.46	4,879,838	2,411,966	62.16
All Other Classes	1,460,606	438,953	30.05	867,682	421,291	48.55
TOTAL (a)	26,541,839	15,265,854	57.51	23,056,943	13,085,491	56.75
LIFE INSURANCE (including annuities)						
	10,811,899	2,356,084	Death Claims	10,795,529	2,310,581	Death Claims
		28,623	Disability Claims		49,137	Disability Claims
		370,621	Matured Endowments		466,541	Matured Endowments
		1,349,720	Total Annuity		418,331	Total Annuity
			Payments			Payments
		936,714	Surrender Values		1,696,304	Surrender Values
		1,111,153	Dividends		1,013,003	Dividends
		36,405	Unclassified			
TOTAL (b)	10,811,899	6,189,320	57.24	10,795,529	6,013,897	55.70
GRAND TOTAL (a) (b)	37,353,738	21,455,174	57.43	33,852,472	19,099,388	56.41

**COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES**

	1975			1974		
	Direct Premiums Written	Direct Claims Paid	Ratio	Direct Premiums Written	Direct Claims Paid	Ratio
Other Than Life						
Property	4,934,048	2,499,285	50.65	3,838,471	2,443,731	63.66
Automobile	8,684,829	4,646,663	53.50	6,749,166	4,728,315	70.06
Accident & Sickness	3,270,366	1,965,236	60.09	2,749,272	1,958,739	71.25
All Other Classes	726,286	109,011	15.01	583,054	290,229	49.78
TOTAL (a)	17,615,529	9,220,195	52.34	13,919,963	9,421,017	68.71
LIFE INSURANCE (including annuities)						
	8,562,208	1,587,713	Death Claims Disability Claims Matured Endowments Total Annuity Payments	7,499,536	1,799,746 36,865 345,422 883,248	Death Claims Disability Claims Matured Endowments Total Annuity Payments
		291,634	Surrender Values Dividends		867,242 772,762	Surrender Values Dividends
TOTAL (b)	8,562,208	4,390,239	51.27	7,499,536	4,705,285	62.74
GRAND TOTAL (a) (b)	26,177,737	13,610,434	51.99	21,419,499	14,126,302	65.95

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

YEAR ENDED DECEMBER 31, 1979

	1979	1978
UNDERWRITING INCOME		
Premiums.....	\$ 217,487	\$ 142,874
Less Insurance Premiums.....	2,663	9,745
Less facultative commissions.....		
	<u>214,824</u>	<u>133,129</u>
Unearned premiums.....	190,945	113,985
	<u>405,769</u>	<u>247,114</u>
	<u>1,544,504</u>	<u>1,390,222</u>
		\$ 1,637,336
EXPENSES		
Administration.....	279,376	230,724
Agents commissions.....	312,983	261,052
Depreciation.....	13,198	8,218
Fire prevention tax.....	14,627	12,280
Losses incurred.....	816,864	638,011
Less recoveries from reinsurance.....	135,454	50,708
	<u>1,301,594</u>	<u>1,099,577</u>
Net underwriting income.....	242,910	290,645

Other income			
Net interest	258,098	187,872	
Net commissions	9,710	5,514	
Net office rentals	2,743	2,723	
Gain on sale of investments	52,114	—	196,109
Net Income			486,754
General reserve, beginning of year			754,793
General reserve, end of year			\$ 1,241,547

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1979

ASSETS

	1979	1978
Cash	\$ 155,223	—
Receivables		
Policyholders for premiums	22,445	\$ 16,805
Agents Accounts	6,330	7,115
Reinsurance	42,875	22,335
Other	520	26
	73,170	46,281
	938	8,282
	299,331	54,563
Prepaid Item		

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET (continued)

Investments, at cost		
Bonds, shares investment and deposit certificates (approximate market value \$2,954,746 1978 \$2,622,255)	3,263,428 29	2,625,005 1,712
Mortgages	3,263,457	2,626,717
	157,785	139,430
Land, buildings and equipment	\$ 3,650,573	\$ 2,820,710
Bank overdraft	—	\$ 65,714
Accounts payable	\$ 112,763	70,180
Provision for unpaid loss claims	132,923	36,449
Other	245,686	106,629
	1,597,765	1,406,820
Unearned premium		
General Reserve	1,807,122	1,241,547
	3,404,887	2,648,367
	\$ 3,650,573	\$ 2,820,710

LIABILITIES

EQUITY

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

YEAR ENDED DECEMBER 31, 1979

	1979	1978
Gross premiums.....	\$ 35,161	\$ 21,701
Less unearned premiums.....	3,032	826
	<u>\$ 32,129</u>	<u>\$ 20,875</u>
Underwriting expenses		
Bad debts.....	—	438
Bank Charges and interest.....	50	59
Depreciation.....	—	655
Directors' fees.....	540	—
Fees, licenses and taxes.....	1,168	801
Losses incurred.....	—	500
Office and miscellaneous.....	4	158
Professional and management fees.....	2,495	5,125
Travel and entertainment.....	600	1,617
	<u>4,857</u>	<u>9,353</u>
Underwriting income.....	<u>27,272</u>	<u>11,522</u>
Investment income.....	10,571	8,803
	<u>37,843</u>	<u>20,325</u>

HIGHLAND GROUP INSURANCE LIMITED

STATEMENT OF INCOME AND RETAINED EARNINGS (continued)

Losses on disposals of fixed assets	688	
Income before income taxes	19,637	
Income taxes	9,465	5,012
Net income	28,378	14,625
Retained earnings, beginning of year		
As previously reported	19,131	13,741
Adjustment of prior years	20,890	15,655
As restated	40,021	29,396
Dividends	68,399	44,021
	8,050	4,000
Retained earnings, end of year	\$ 60,349	\$ 40,021

HIGHLAND GROUP INSURANCE LIMITED

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1979

ASSETS

	1979	1978
Cash	—	\$ 5,800

Receivables
 Accrued interest
 Associated companies

\$ 14,670
 —
 17,437
 313

Investments.....

14,670
 122,750
 \$ 137,420
 \$ 105,700

LIABILITIES

Bank overdraft.....

\$ 48
 —

Payables and accruals

Trade
 Income taxes

761
 16,428
 17,189
 10,677

Deferred revenue.....

1,800
 —

Reserve for unearned premiums.....

8,034
 5,002

SHAREHOLDERS' EQUITY

Capital stock
 Retained earnings

50,000
 60,349
 110,349
 \$ 137,420
 \$ 105,700

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

	Policies in Force End of 1978		New Issued and Other Additions in 1979		Policies in Force End of 1979	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	3	42,793	1	\$46	4	43,339
The Acadia Life Insurance Company	40	683,090	8	346,148	48	1,029,238
Actra Fraternal Benefit Society	8	33,000	6	34,000	14	67,000
Aetna Life Insurance Company	841	2,103,476	545	1,616,199	1,386	3,719,675
Alexander Hamilton Life Insurance Company of America			1	10,000	1	10,000
Allstate Life Insurance Company	19	254,000	7	95,000	26	349,000
Allstate Life Insurance Company of Canada		382,142				382,142
American Bankers Life Assurance Co. of Florida						
American Life Insurance Company						
The Artisans, Life Insurance Cooperative Society						
Assumption Mutual Life Insurance Company	374	1,450,644	19	393,076	393	1,843,720
Atlantic Mutual Life Insurance Company	37	16,025,000	12	3,786,874	49	19,811,874
British Pacific Life Insurance Company	1	11,656			1	11,656
The Canada Life Assurance Company	2,529	71,534,371	184	14,037,196	2,713	85,571,567
Canadian General Life Insurance Company	2	6,673,684	7	1,890,401	9	8,564,085
Chrysler Life Insurance Company of Canada	23	52,393	17	66,842	40	119,235
The Citidel Life Assurance Company	46	5,553,032	1	-2,359,451	51	3,193,581
College Retirement Equities Fund						
Combined Insurance Company of America	2	7,200	2	212,000	4	219,200
The Commercial Life Assurance Company of Canada	189	4,932,308	20	626,058	209	5,558,366
Confederation Life Insurance Company	1,634	42,263,449	15	9,073,695	1,649	51,337,144
Constellation Assurance Company	1	25,000			1	25,000
Continental Assurance Company		759				759
Co-operative Life Insurance Company	627	26,253,072	84	8,863,667	711	35,116,739

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

	Policies in Force End of 1978		New Issued and Other Additions in 1979		Policies in Force End of 1979	
	No.	Amount	No.	Amount	No.	Amount
Money Life Insurance Company of Canada	2	28,000	1	16,211	3	44,211
Mutual Life Assurance Company of Canada	6,805	103,502,928	854	24,922,362	7,659	128,425,290
Mutual of Omaha Insurance Company	310	9,635,225	165	5,754,304	475	15,389,529
The National Life Assurance Company of Canada	86	14,048,977	1	2,860,927	87	16,909,904
New York Life Insurance Company	120	3,889,444	7	467,132	127	4,356,576
North American Life Assurance Company	768	17,844,002	7	2,265,318	775	20,109,320
North American Life and Casualty Company	84	735,850			84	735,850
The North West Life Assurance Company of Canada	17	481,519	9	250,000	26	731,519
Norwich Union Life Insurance Society	39	492,677	1	17,871	40	510,548
Occidental Life Insurance Company of California	677	28,972,312	98	7,123,402	775	36,095,714
Old Republic Life Insurance Company	6	36,716	1	5,000	7	41,716
		2,102,277		774,066		2,876,343
PHF Life Insurance Company		82,415				82,415
The Paul Revere Life Insurance Company	4	361,343			4	603,405
Pennsylvania Life Insurance Company	18	570,150	11	66,589	29	636,739
Pioneer Life Assurance Company			5	111,996	5	111,996
Pitts Life Insurance Company	1	67,500		10,500	1	78,000
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	715,328		1,285,439	2	2,000,767
The Prudential Insurance Company	3,484	61,143,927	491	18,657,802	3,975	79,801,729
The Prudential Insurance Company of America	168	43,488,525	7	6,582,910	175	50,071,435
Reliable Life Insurance Company	1	3,298,650		6,458,625	1	9,757,275
Royal Insurance Company Limited	40	568,352	3	51,326	43	619,678

Safeguard Life Assurance Company.....	4	44,986				4	44,986
The Sovereign Life Assurance Company of Canada.....	9	2,217,362				16	2,862,470
The Standard Life Assurance Company.....	906	22,350,347				1,070	29,073,654
Sun Alliance and London Assurance Company Limited.....	85	3,073,609				87	3,214,549
Sun Life Assurance Company of Canada.....	2,604	70,287,846				2,999	81,369,401
Teachers Insurance and Annuity Association of America.....	3	117,165				3	117,165
Toronto Mutual Life Insurance Company.....	13	36,500				13	36,500
The Travelers Insurance Company.....	16	225,957				16	244,784
Travelers Life Insurance Company of Canada.....	2	1,017,875				3	1,667,629
Union Mutual Life Insurance Company.....	1	5,000				1	5,000
United Benefit Life Insurance Company.....	3	20,450				3	20,450
United Transportation Union Insurance Association.....	1	1,000				1	1,000
The Wawanesa Mutual Life Insurance Company.....	16	228,163				29	571,217
The Western Life Assurance Company.....	22	501,918				22	501,918
Zurich Life Insurance Company of Canada.....	32	1,514,435				38	9,586,278
TOTALS.....	75	2,270,966				94	10,685,863

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance		Direct Considerations for Annuities		Total Direct Premium Income and Considerations
	Ordinary	Group	Ordinary	Group	
Abbey Life Insurance Company of Canada	423		498		921
The Acadia Life Insurance Company	6,839		10,461		17,300
Actra Fraternal Benefit Society*					339
Aetna Life Insurance Company	972		972		972
Alexander Hamilton Life Insurance Company of America		21,709			21,709
Allstate Life Insurance Company	54		54		54
Allstate Life Insurance Company of Canada	1,998		1,998		1,998
American Bankers Life Assurance Company of Florida					
American Life Insurance Company					
The Artisans, Life Insurance Cooperative Society					
Assumption Mutual Life Insurance Company	25,978		471		26,449
Atlantic Mutual Life Assurance Company	1,727	89,002			90,729
The British Pacific Life Insurance Company	137				137
The Canada Life Assurance Company	610,508	163,817	232,790	61,332	1,068,447
Canadian Foresters Life Insurance Society*					5,684
Canadian General Life Insurance Company	1,233	32,801	300		34,334
Chrysler Life Insurance Company of Canada		899			899
The Citadel Life Assurance Company	7,619	4,640	541		12,800
College Retirement Equities Fund					
Combined Insurance Company of America	65	259			324
The Commercial Life Assurance Company of Canada	21,618	17,137	5,000		43,755
Confederation Life Insurance Company	161,201	116,572	22,969	5,107	305,849
Constellation Assurance Company	311				311
Continental Assurance Company					
Co-operative Life Insurance Company	94,188	129,404	8,920	514,666	747,178

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The Manufacturers Mutual Life Insurance Company	103,515	9,064	112,579	90,873	259,829	350,702	463,281
The Maritime Life Insurance Company	278,343	379,196	657,539	135,978	453,463	589,441	968,637
Metropolitan Life Insurance Company	88,378	35,938	124,316	8,992	50,692	59,684	184,000
Monarch Life Insurance Company*							5,223
Montreal Life Insurance Company	3,972	2	3,974				3,974
Mony Life Insurance Company of Canada	882		882				882
Mutual Life Assurance Company of Canada	1,077,819	105,076	1,182,895	423,751	449,979	873,730	2,056,625
Mutual Life Insurance Company of New York*							2,988
Mutual of Omaha Insurance Company	70,693	32,710	103,403	567		567	103,970
The National Life Assurance Company of Canada	6,628	37,807	44,435				44,435
New York Life Insurance Company	58,388	4,078	62,466	3,972		3,972	66,438
North American Life Assurance Company	144,039	530,392	674,431	66,171	38,608	104,779	779,210
North American Life and Casualty Company	3,703		3,703				3,703
The North West Life Assurance Company of Canada	4,334		4,334				4,334
Northern Life Assurance Company of Canada	5,380	3,008	8,388				8,388
Norwich Union Life Insurance Society	5,614		5,614	263		263	5,877
Occidental Life Insurance Company of California	137,373	21,412	158,785	19		19	158,804
Occidental Life Insurance Company of Canada	1251		1251	9,265	2,253	11,518	12,769
Old Republic Life Insurance Company		8,569	8,569				8,569
PHF Life Insurance Company							
Pacific Mutual Life Insurance Company*			220				220
The Paul Revere Life Insurance Company	1,301	1,056	2,357				2,357
Pennsylvania Life Insurance Company	2,263	1,512	3,775				3,775
Pioneer Life Assurance Company	1,390		1,390				1,390

Pitts Life Insurance Company	486	486	486
Principal Life Insurance Company of Canada			55,415
Provident Alliance Life Insurance Company	55,415	55,415	
The Prudential Assurance Company Limited	81,300	128,576	5,522
The Prudential Insurance Company of America	122,703	691,315	76,891
Reliable Life Insurance Company	331	21,262	21,262
Royal Insurance Company Limited	4,387	4,387	4,387
Safeguard Life Assurance Company	313	639	7
The Sovereign Life Assurance Co. of Canada	4,027	9,201	639
The Standard Life Assurance Company	569	301,438	9,201
State Farm Life Insurance Company*		3,657	301,438
Sun Alliance and London Assurance Company Limited	12,151	12,151	3,657
Sun Life Assurance Company of Canada	514,304	673,490	12,151
Teachers Insurance and Annuity Association of America	443	443	1,198,419
Toronto Mutual Life Insurance Company	1,541	1,541	812
The Travelers Insurance Company	1,922	2,712	1,255
Travelers Life Insurance Company of Canada	435	3,354	1,541
Union Mutual Life Insurance Company	994	994	4,634
United Benefit Life Insurance Company	201	201	3,789
United Transportation Union Insurance Association*		4	994
The Wawanesa Mutual Life Insurance Company	3,145	117	201
The Western Life Assurance Company	3,177	3,252	4
Zurich Life Insurance Company of Canada	2,411	10,178	15,499
TOTALS*	13,698	2,095,980	18,761
		8,431,011	3,177
		2,370,820	33,097
		2,689,822	13,491,653

Note: Companies marked with an * do not provide detailed information

TABLE "C"

LIFE INSURANCE
Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O					10		10
The Acadia Life Insurance Company	G				6,983	24		7,007
Atra Fraternal Benefit Society	O							
Actna Life Insurance Company	G					5,531		5,531
Alexander Hamilton Life Insurance Company of America	O	8,724						8,724
Allstate Life Insurance Company	O							
Allstate Life Insurance Company of Canada	O							
American Bankers Life Assurance Company of Florida	G							
American Life Insurance Company	G							
The Artisans' Life Insurance Cooperative Society	O				2,271	9,972		12,243
Assumption Mutual Life Insurance Company	O							
Atlantic Mutual Life Assurance Company	O	15,000					389	15,389
British Pacific Life Insurance Company	O							

The Canada Life Assurance Company	O	44,386	450	38,128	197,013	139,398	137,591	708,619
Canadian General Life Insurance Company	G	110,729	423		40,487		14	
Chrysler Life Insurance Company of Canada	O	14						24,620
The Citadel Life Assurance Company	G	24,606						10
College Retirement Equities Fund	O	10				2,786	831	3,881
Combined Insurance Company of America	G	264						
The Commercial Life Assurance Company of Canada	O							355
Confederation Life Insurance Company	G							1,476
Continental Assurance Company	O	57,380		38,791	20,571	100,551	77,962	1,700,547
Constellation Assurance Company	G	105,218			1,300,074			
Co-operative Life Insurance Company	O							
The Credit Life Insurance Company	G	17,000		2,100	13,676	3,510	14,432	205,427
Crown Life Insurance Company	O	65,923	7,450		63,885		17,451	
Cumis Life Insurance Company	G	2,546		20,390	6,565	37,051	15,349	84,155
Cuna Mutual Insurance Society	O	2,254					273	69,519
The Dominion of Canada General Ins. Co.	G	2,773			6,486		17,187	14,820
The Dominion Life Assurance Company	O	27,313	15,487		12,453		2,085	
Eaton/Bay Life Assurance Company	O	-144	426					
Insurance Company	G					10,898		12,939
General Ins. Co.	O	2,041	600	7,284	56,890	51,002	52,130	325,326
The Dominion Life Assurance Company	G	149,530	320		3,939	131	496	947

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Electrical Workers' Benefit Association.....	O							
The Empire Life Insurance Company.....	G	20,614		32,384	51,552	38,393	37,186	199,448
The Equitable Life Insurance Company of Canada.....	O						2,090	2,090
The Excelsior Life Insurance Company.....	O	43,442		14,258	117,484	130,837	24,350	431,300
Family Life Assurance Company.....	G	77,100			18,650	5,184		56
Federal Home Life Insurance Company.....	O							56
Financial Life Assurance Company of Canada.....	G							
Fireman's Fund American Life Insurance Co.....	O	1,376						1,376
Ford Life Insurance Company.....	G	8,483						8,483
Globe Life Insurance Company.....	O							
The Grand Orange Lodge of British America - Benefit Fund	G						6,004	6,004
The Great-West Life Assurance Company.....	O	46,285		28,669	103,265	69,858	96,392	696,042
Heritage Life Assurance Company.....	G	150,185			185,715	15,673		
	O							
	G							

TABLE "C"

LIFE INSURANCE
Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Norwich Union Life Insurance Society	O			1,245			900	2,145
Occidental Life Insurance Company of California	G	14,230				7,583		31,039
Occidental Life Insurance Company of Canada	O	9,226			6,908			6,908
Old Republic Life Insurance Company	O							1,888
PHF Life Insurance Company	O	1,888						
The Paul Revere Life Insurance Company	G					2,149		2,266
Pennsylvania Life Insurance Company	O	117						
Pioneer Life Assurance Company	G			335			509	844
Pitts Life Insurance Company	O							
Principal Life Insurance Company of Canada	G							
Provident Alliance Life Insurance Company	O	3,714				12,440	17,929	3,714
The Prudential Assurance Company Limited	O	8,008			3,743			66,083
The Prudential Insurance Company of America	G	1,000			22,963			
		85,657	37		9,102		-4,261	433,983

PROPERTY INSURANCE

Insurer	1979				1978			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Loss Ratio %
Actina Casualty Company of Canada.....	31,050	914	2.94	4,381	-481			
The Aetna Casualty & Surety Company.....	2,263	3,627	160.27	3,470	662			19.07
Actina Insurance Company.....					57			2.11
Affiliated FM Insurance Company.....	20,536			49,787	1,055			
Allendale Mutual Insurance Company.....	4,860			18,671				
Allianz Insurance Company.....	1,331							
Allstate Insurance Company.....								
Allstate Insurance Company of Canada.....	13,187			7,464	-91			
American Home Assurance Company.....	68,581	26,908	39.24	83,483	66,581			79.75
The American Insurance Company.....				-10				
The American Road Insurance Company.....				1,732				
Anglo Canada General Insurance Company.....				102,218	97,133			95.02
Argonaut Insurance Company.....	125,890	92,277	73.30					
Arkwright-Boston Manufacturers Mutual Insurance Company.....								
Baltica Skandinavia Insurance Company of Canada.....	3,601							
The Boiler Inspection and Insurance Company of Canada.....	46							
Buffalo Insurance Company.....	-1,738			20,038	20,038			100
The Canada Accident and Fire Assurance Company.....	240,389	81,231	33.19	228,722	25,283			11.05
Canadian General Insurance Company.....	470,105	180,409	38.38	456,151	58,736			12.87
The Canadian Indemnity Company.....	301,987	89,629	29.68	255,446	59,103			23.13
The Canadian Surety Company.....	31,260	603	1.91	41,147	1,598			3.88
Canners Exchange Subscribers at Warner Inter-Insurance Bureau.....	46,205			15,101				
The Casualty Company of Canada.....	250,416	131,222	52.46	243,363	145,104			59.62
Chateau Insurance Company.....	2,035			-400	-57			
Citadel General Assurance Company.....				235				
The Commerce Group Insurance Company.....								
Commerce and Industry Insurance Company of Canada.....								
Commercial Union Assurance Company of Canada.....	692,498	509,076	73.51	659,397	131,764			19.98

Commercial Union Assurance Company Limited.....	177,238	15,313	8.64	157,697	19,080	12.09
Commonwealth Insurance Company				5,074	744	12.45
Consolidated Fire and Casualty Insurance Company	7,064	1,475	20.88			
Constitution Insurance Company of Canada	47,917	2,682	5.60	53,630	-7,175	
The Continental Insurance Company	413					
Continental Insurance Company of Canada	630	740	117.46			
The Contingency Insurance Company Limited	878,390	679,615	77.37	782,525	233,091	29.78
Co-operative Fire and Casualty Company						
Coronation Insurance Company	45,782	4,851	10.60	38,154	7,852	20.57
Cumis Insurance Society, Inc.						
The Dominion of Canada General Insurance Company	110,426	2,935	2.66	95,129	80,302	84.41
The Dominion Insurance Corporation	417	322	77.22	940	3,867	411.38
Eaton/Bay Insurance Company	7,400	1,479	19.99	127	7,028	96.67
Ecclesiastical Insurance Office Limited	222	405	182.43	117		
Economical Mutual Insurance Company						
Elite Insurance Company	750	36	4.80			
Emeco Insurance Company	13,297	-503		5,133		
Employers Insurance of Wausau, A Mutual Company	11,762	207	1.76	17,467	394	2.16
Federal Insurance Company	60	3		225	-24,277	
Fidelity Insurance Company of Canada	59,329	53,989	91	70,915	29,880	42.13
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company	10,083	1,998	19.82	7,037	1,913	27.18
Fireman's Fund Insurance Company of Canada	125,748	12,664	10.07	91,281	13,464	14.75
Foremost Insurance Company, Grand Rapids, Michigan						
The General Accident Assurance Company of Canada	178,808	113,514	63.48	131,802	505	.38
Gerling Global General Insurance Company	198					
Gibraltar General Insurance Company	63,727	9,849	15.45	64,175	4,388	6.83
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	20,659	1,128	5.46	21,020	-1,398	
Great American Insurance Company				119		
The Great Eastern Insurance Company				648		
Guardian Insurance Company of Canada	329,000	40,000	12.16	301,916	11,272	3.73
The Halifax Insurance Company						
Hanover Insurance Company	114	-427		-22	46,201	513.84
Hartford Fire Insurance Company	1,937	30	1.55	2,065	10,611	
Herald Insurance Company				-541	-842	

PROPERTY INSURANCE (continued)

Insurer	1979				1978			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %		Direct Premium Income	Direct Claims Incurred	Loss Ratio %	
Highland Group Insurance Limited.....	35,161				21,701	8,306	38.27	
Highlands Insurance Company.....	116,590	51,247	43.95		127,090	33,936	26.70	
The Home Insurance Company.....								
INA Insurance Company of Canada.....	3,983	-1,772			11,015	1,983	18.00	
Insom Mortgage Insurance Company.....								
Insurance Company of North America.....	17,018	-1,164			23,466	398	1.69	
The Insurance Corporation of Ireland Limited.....	12,018	49,457	411.52		2,256	-90		
Kansa General Insurance Company.....	7,065	66	.93					
Kent General Insurance Corporation.....	89,536	22,192	24.79		66,055	138	.20	
Liberty Mutual Fire Insurance Company.....	625				535			
Liberty Mutual Insurance Company.....	352				493			
The London Assurance.....	-1,753	32,646			1,752	6,207	354.28	
London Canada Insurance Company.....								
London & Edinburgh General Insurance Company of Canada.....								
London and Midland General Insurance Company.....	19,307	3,190	16.52		20,724	7,474	36.06	
Lumbermens Mutual Casualty Company.....	18,162	3,043	16.75		15,368	-554		
Lumbermens Underwriting Alliance.....	12,399				13,523			
Markel Insurance Company of Canada.....	2,835							
Maryland Casualty Company.....								
Midland Insurance Company.....					2,918	-8		
New Hampshire Insurance Company.....	16,631							
New Rotterdam Insurance Company.....	1,400							
Niagara Fire Insurance Company.....		1,364						
Non-Marine Underwriters, Members of Lloyd's, London, England.....	72,210	506,052	700.81		67,183	4,496	6.69	
North American Company for Property and Casualty Insurance.....	390	188	48.21		-82			

Northumberland General Insurance Company.....	136,056	8,171	6.01				
Nova Scotia General Insurance Company.....	22,553	868	3.85			1,304	4.27
Old Republic Insurance Company.....						30,473	
Omaha Indemnity Company.....							
Pacific Employers Insurance Company.....							
The Personal Insurance Company of Canada.....	991					382	
Philadelphia Manufacturers Mutual Insurance Company.....	1,841					9,931	
Phoenix Assurance Company of Canada.....	159,097	39,010	24.52			166,382	4.28
Phoenix Assurance Company, Limited.....							
The Phoenix Insurance Company.....							
Pitts Insurance Company.....	2,929	39	1.33			4,815	
The Portage La Prairie Mutual Insurance Company.....	66,369	18,325	27.61			47,636	
Prince Edward Island Mutual Fire Insurance Company.....	1,950,273	816,864	41.88			1,637,336	194.65
Protection Mutual Insurance Company.....	706					265	38.96
The Prudential Assurance Company Limited.....	149,378	39,333	26.33			157,847	17.25
Quebec Assurance Company.....	463	38	8.21			3,038	7.14
Reliance Insurance Company.....	2,545					1,523	-277
Royal Insurance Company of Canada.....	1,063,361	291,482	27.41			1,019,240	323,468
St. Paul Fire & Marine Insurance Company.....	23,336	128	.55			11,471	-23,126
Saskatchewan Mutual Insurance Company.....		2,027					-2,270
Scottish & York Insurance Company Ltd.....							
Security Insurance Company of Hartford.....		-15				429	14
Security Mutual Casualty Company.....	37,590	160,366	426.62			66,279	275,423
Sentry Insurance A Mutual Company.....	22,611	4,764	21.07			22,043	5,223
The Sovereign General Insurance Company.....	12,610	1,532	12.15			13,458	4,077
The Stanstead and Sherbrooke Insurance Company.....	18,480	-3,011				16,038	551
Strathcona General Insurance Company.....	7,624					12,642	57,870
Sun Alliance Insurance Company.....	429,107	80,237	18.70			428,276	13.51
Symons General Insurance Company.....							
The Tokio Marine and Fire Insurance Company Limited.....							
Toronto General Insurance Company.....							
Traders General Insurance Company.....	30,336	-214				24,667	-2,013
Transport Indemnity Company.....							
The Travelers Indemnity Company.....	2,346					3,106	-2,949
Travelers Indemnity Company of Canada.....	34,206	75,524	220.79			19,267	794
							2.02

PROPERTY INSURANCE (continued)

Insurer	1979				1978			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred
United Canada Insurance Company	6,719	1,817	27.04	5,656				
United States Fidelity and Guaranty Company	3,036			2,854				
United States Fire Insurance Company	15,852	177	1.12	19,093	-7,014			
Utica Mutual Insurance Company	1,868	879	47.06	1,830	768			
Warners Reciprocal Insurers	3,259							
The Wawanesa Mutual Insurance Company	307,652	-51,495		261,718	135,702			
The Western Assurance Company	9,969	4,701	47.16	18,298	10,160			
The Yasuda Fire & Marine Insurance Company, Limited	1,643			3,596				
Zurich Insurance Company	1,911			1,918	1,160			
TOTALS	9,420,464	4,256,380	45.18	8,533,823	2,685,378			

AUTOMOBILE INSURANCE

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada.....	783	6,855	875.48	4,420	5,255	118.89
The Aetna Casualty & Surety Company.....	214	-154		-2,013	-32,560	
Aetna Insurance Company.....				-136		
Affiliated FM Insurance Company.....						
Allianz Insurance Company.....						
Allstate Insurance Company.....						
Allstate Insurance Company of Canada.....	80,451	34,903	43.38	73,881	19,531	26.43
American Bankers Insurance Company of Florida.....	14,116	2,847	20.17			
American Home Assurance Company.....	4,455	-70				
The American Insurance Company.....	-1,219	-648		297	3,085	
The American Road Insurance Company.....	12,909					
Anglo Canada General Insurance Company.....	15,378	7,948	51.68	16,375	7,633	46.61
Argonaut Insurance Company.....						
Buffalo Insurance Company.....						
The Canada Accident and Fire Assurance Company.....	1,143,953	871,358	76.17	1,149,114	509,685	44.35
Canadian General Insurance Company.....	797,170	345,870	43.33	898,336	507,954	56.54
The Canadian Indemnity Company.....	177,843	72,291	40.65	185,941	101,288	54.47
The Canadian Surety Company.....	719	-17		-3	3,126	
The Casualty Company of Canada.....	646,016	514,315	79.61	538,817	380,917	70.69
Chateau Insurance Company.....	415	-9		327	235	71.86
Chrysler Insurance Company.....	3,631					
Citadel General Assurance Company.....	156			396	-2	
The Commerce Group Insurance Company.....						
Commerce and Industry Insurance Company of Canada.....						
Commercial Union Assurance Company of Canada.....	1,677,937	782,037	46.60	1,709,162	757,650	44.32
Commonwealth Insurance Company.....		9,086		7,420	12,234	164.87
Constitution Insurance Company of Canada.....						
The Continental Insurance Company.....	80,358	16,042	19.96	59,026	11,984	20.30

AUTOMOBILE INSURANCE (continued)

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Contingency Insurance Company Limited.....	2,986,784	2,123,170	71.09	2,792,755	1,929,900	69.10
Co-operative Fire and Casualty Company.....	2,178					
Coronation Insurance Company.....	421	6	1.43	166		
Cumis Insurance Society Inc.						
The Dominion of Canada General Insurance Company.....	420,536	166,189	39.52	352,973	245,410	69.52
The Dominion Insurance Corporation.....	927	4,370	471.41	4,045	8,692	214.88
Eaton/Bay Insurance Company.....				502		
Emmco Insurance Company.....	3,023	117	3.87			
Employers Insurance of Wausau, A Mutual Company.....	8,736	4,786	54.78	7,830	5,919	75.59
Federal Insurance Company.....	1,357	108	7.96	1,257	6	.47
Fidelity Insurance Company of Canada.....	19,796	18,205	91.96	21,287	-9,843	
The Fire Insurance Company of Canada.....		983	-1	-891		
Fireman's Fund Insurance Company.....		-101	-28	-775		
Fireman's Fund Insurance Company of Canada.....	206,944	147,694	71.37	153,516	118,425	77.14
Foremost Insurance Company, Grand Rapids, Michigan.....						
The General Accident Assurance Company of Canada.....	279,221	187,336	67.09	183,487	43,103	23.49
General Security Insurance Company of Canada.....	53,771	62,911	117	83,361	31,870	38.23
Gibraltar General Insurance Company.....	74,328	24,683	33.21	109,880	89,212	81.19
Gold Circle Insurance Company.....						
Great American Insurance Company.....						
The Great Eastern Insurance Company.....	448,000	245,000	54.69	510,015	11,615	5.56
Guardian Insurance Company of Canada.....					28,365	
The Halifax Insurance Company.....				306	-15	
Hartford Fire Insurance Company.....	-471	-354		1,279	937	73.26
Herald Insurance Company.....						

Highlands Insurance Company.....									
The Home Insurance Company.....	7,870	152	1.93	619	231	37.31			
INA Insurance Company of Canada.....	722	-32							
Ideal Mutual Insurance Company.....		-133		-9,530	26				
Insurance Company of North America.....		41		-155	-349				
The Insurance Corporation of Ireland Limited.....				-2					
Kansas General Insurance Company.....				40					
Kent General Insurance Corporation.....									
Liberty Mutual Fire Insurance Company.....	22,639	-189		22,783	9,585	42.07			
Liberty Mutual Insurance Company.....									
The London Assurance.....	-694	81,211		694	-49,027				
London Canada Insurance Company.....									
London & Edinburgh General Insurance Company of Canada.....					34				
London and Midland General Insurance Company.....									
Lumbermen's Mutual Casualty Company.....	1,601	-163		11,697	2,261	19.32			
Market Insurance Company of Canada.....									
Maryland Casualty Company.....		-88		-1,151	-1,471				
Midland Insurance Company.....		24		-2					
Motors Insurance Corporation.....	20,375	5,482		19,707	10,187	51.69			
New Hampshire Insurance Company.....									
New Rotterdam Insurance Company.....									
Non-Marine Underwriters, Members of									
Lloyd's, London, England.....	41,143	22,262		54.11	52,592	27,026	51.38		
North American Company for Property and Casualty Insurance.....									
Northumberland General Insurance Company.....	218	121		55.50	-78	64			
Nova Scotia General Insurance Company.....	80,786	22,648		28.03	39,489	21,318	53.98		
Old Republic Insurance Company.....									
Omaha Indemnity Company.....									
Pacific Employers Insurance Company.....									
Pearl Assurance Company Limited.....		-147							
The Personal Insurance Company of Canada.....	3,858	2,924		75.79	1,796	36.13			
Phoenix Assurance Company of Canada.....	97,581	93,262		95.57	131,216	58,951	44.92		
Phoenix Assurance Company Limited.....									

AUTOMOBILE INSURANCE (continued)

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Phoenix Insurance Company.....						
Pitts Insurance Company.....				-61	-25	
The Portage La Prairie Mutual Insurance Company.....	334,103	317,313	94.97	270,758	153,676	56.75
The Prudential Assurance Company Limited.....						
Quebec Assurance Company.....	8,341	3,529	42.31	18,637	-8,261	
Reliance Insurance Company.....	1,152	-17		476	119	
Royal Insurance Company of Canada.....	1,199,879	913,447	76.13	1,018,961	642,419	63.04
St. Paul Fire and Marine Insurance Company.....		9				
Saskatchewan Mutual Insurance Company.....		123		-1,899	-1,721	
Scottish & York Insurance Company Ltd.....	159	3,729	2345.28			
Security Mutual Casualty Company.....	137,169	120,140	87.59	117,496	17,772	15.12
Sentry Insurance, A Mutual Company.....				16,850		
Simcoe Erie General Insurance Company.....		-3,667		989	8,480	857.43
The Sovereign General Insurance Company.....	35,157	22,565	64.18	41,495	42,867	103.30
The Stanstead and Sherbrooke Insurance Company.....	133,412	-12,742		122,717	134,432	111.99
Sun Alliance Insurance Company.....						
Symons General Insurance Company.....						
The Tokio Marine and Fire Insurance Company Limited.....						
Toronto General Insurance Company.....		-100			266	24.18
Traders General Insurance Company.....	2,716	1,235	45.47	1,100		
Transport Indemnity Company.....						
Transport Insurance Company.....						
The Travelers Indemnity Company.....	390	601	154.10	1,423	297	20.87
Travelers Indemnity Company of Canada.....	72,959	46,877	64.25	87,935	-92,917	
Truck Insurance Exchange.....						

United Canada Insurance Company	41,990	75,434	179.65	34,155	3,771	11.04
United States Fidelity and Guaranty Company	2,088	603	28.88	5,422	-777	
United States Fire Insurance Company	-261	-1		20	-2	
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,108,278	588,811	53.13	1,092,015	615,668	56.37
The Western Assurance Company	149,144	101,470	68.03	208,671	188,518	90.34
Zurich Insurance Company	1,198	204		1,152	233	20.22
Totals	12,663,423	8,055,237	63.61	12,182,185	4,833,824	39.67

ACCIDENT AND SICKNESS INSURANCE

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada.....	138			138		
Actra Fraternal Benefit Society.....	638					
Aetna Casualty Company of Canada.....						
The Aetna Casualty & Surety Company.....						
Aetna Insurance Company.....						
Aetna Life Insurance Company.....		-14				
Alliance Mutual Life Assurance Company.....	523					
Allianz Insurance Company.....						
Allstate Insurance Company.....	8,589			6,703	-12,727	
Allstate Life Insurance Company of Canada.....				-2		
American Bankers Insurance Company of Florida.....	9,848	-1,965		4,520	8,639	191.12
American Bankers Life Assurance Company of Florida.....	1,403	16,073	1,145.61	1,667	236	14.16
American Home Assurance Company.....						
American Life Insurance Company.....						
Argonaut Insurance Company.....						
The Artisans, Life Insurance Cooperative Society.....	256			117		
Assumption Mutual Life Insurance Company.....	71,492	31,319	43.80	44,506	15,037	33.78
Atlantic Mutual Life Assurance Company.....						
British Pacific Life Insurance Company.....	1,306			1,604	-150	
The Canada Accident and Fire Assurance Company.....	1,905			1,430		
The Canada Life Assurance Company.....	151,420	115,555	76.31	133,944	91,400	68.23
Canadian General Insurance Company.....						
Canadian General Life Insurance Company.....						
The Canadian Indemnity Company.....						
The Canadian Surety Company.....	52,106	49,044	94.12	35,089	18,044	51.42
The Casualty Company of Canada.....						
Chateau Insurance Company.....						
Chrysler Insurance Company.....						

Chrysler Life Insurance Company of Canada	893	122	13.66	403	5,901	1,464.26
Citadel General Assurance Company	147,474	36,251	24.58	110,039	23,029	20.92
The Citadel Life Assurance Company						
The Combined Insurance Company of America	585,378	178,395	30.47	579,563	154,609	26.67
The Commerce Group Insurance Company						
Commercial Travelers Mutual Insurance Company	2,446	3,508	143.42	2,266	2,281	100.66
Commercial Union Assurance Company of Canada	5,761	1,165	20.22	6,617	2,380	35.96
Commercial Union Assurance Company Limited						
Commonwealth Insurance Company						
Confederation Life Insurance Company	2,335,379	38,033	1.62	205,113	29,982	14.61
Confederate Life Insurance Company	31					
Connecticut General Life Insurance Company	10,476	29,809	284.54	59,483	22,327	37.53
Constellation Assurance Company						
Constitution Insurance Company of Canada						
Continental Assurance Company	78	9	11.53	57	-42	
The Continental Insurance Company						
The Contingency Insurance Company Limited						
Co-operative Fire and Casualty Company	30,846	29,657	96.14	29,055	28,418	97.80
Coronation Insurance Company						
The Credit Life Insurance Company						
Crown Life Insurance Company	197,222	170,597	86.49	148,533	171,574	115.51
Cumis Insurance Society, Inc.	1,000	18	1.80	956		
Cumis Life Insurance Company	45,180	29,573	65.45	45,129	28,581	63.33
Cuna Mutual Insurance Society	-561	6,254		-1,156	7,569	
The Dominion of Canada General Insurance Company						
The Dominion Insurance Corporation	5,633	9,978	177.13	4,508	6,594	146.27
The Dominion Life Assurance Company	29			29		
The Dominion Life Assurance Company	56,773	41,282	72.71	51,620	13,434	26.02
Eaton/Bay Insurance Company	618	-40		806	1,272	157.81
Eaton/Bay Life Assurance Company	2,996	876	29.24	2,499	-10	
Economical Mutual Insurance Company	2,154	249	11.56	2,315	310	13.39
Emeco Insurance Company	2,461	3,000	1.22	594	2,830	476.43
The Empire Life Insurance Company	872					
Employers Insurance of Wausau, A Mutual Company						
Equitable Life Insurance Company of Canada	5,157	3,915	.76	3,509	3,808	108.52
The Excelsior Life Insurance Company	56,433	49,981	88.57	43,225	30,583	70.75
Federal Home Life Insurance Company						
Fidelity Insurance Company of Canada	-10,566	1,215		-16,762	-10,534	
Financial Life Assurance Company of Canada	6,296	6,089	73.40	6,859	2,193	31.97

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Fireman's Fund American Life Insurance Company	967			655		
Fireman's Fund Insurance Company of Canada						
Ford Life Insurance Company	16,205	-3,207		26,765	6,129	22.89
Foremost Insurance Company, Grand Rapids, Michigan						
The General Accident Assurance Company of Canada						
General Security Insurance Company of Canada						
Gibbalter General Insurance Company						
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West Life Assurance Company	291,755	159,551	54.69	224,196	106,525	47.51
Guardian Insurance Company of Canada				-138		
The Halifax Insurance Company				-33		
Hartford Fire Insurance Company						
Herald Insurance Company						
Heritage Life Assurance Company						
The Home Insurance Company						
INA Insurance Company of Canada						
INA Life Insurance Company of Canada						
The Imperial Life Assurance Company of Canada	67,663	42,302	62.52	62,886	22,091	35.12
Insurance Company of North America				394	160	40.60
The Insurance Corporation of Ireland Limited						
John Alden Life Insurance Company	64	4	6.25	217	-1,271	
John Hancock Mutual Life Insurance Company	50	-878		30	3,845	12,816.66

Laurier Life Insurance Company	2,071	3,069	148.19	3,221	-193	
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						12.21
Life Insurance Company of North America	1,313,474	1,686	.13	3,208	392	
The London Assurance	-8	359		8		
London-Canada Insurance Company						
London & Edinburgh General Insurance Company of Canada						
London Life Insurance Company	73,682	80,726	109.56	69,036	70,858	102.63
London and Midland General Insurance Company	25,165	6,419	25.51	23,239	11,217	48.26
Loyal Protective Life Insurance Company				211		
Lumbermens Mutual Casualty Company	15			15		
The Manufacturers Life Insurance Company	1,688	-14		2,415	480	19.87
Maritime Hospital Service Association	1,922,381	1,844,586	95.95	1,606,130	1,532,173	95.39
The Maritime Life Assurance Company	108,384	59,894	55.26	88,931	37,619	42.30
Market Insurance Company of Canada						
Maryland Casualty Company				54,548	42,952	78.74
Maryland Life Insurance Company of Baltimore						
Massachusetts General Life Insurance Company	153			1,869	2,508	134.18
Massachusetts Mutual Life Insurance Company				28,258	25,458	90.09
Metropolitan Life Insurance Company	30,994	29,838	96.27			
Midland Insurance Company						
Money Life Insurance Company of Canada						
Mutual Life Assurance Company of Canada	151,998	96,417	63.43	144,859	138,053	95.30
Mutual of Omaha Insurance Company	246,165	111,229	45.18	200,402	168,975	84.31
National Fidelity Life Insurance Company				7,331		
The National Life Assurance Company of Canada	58,425	49,064	83.98	42,441	38,003	89.54
New York Life Insurance Company	2,160	915	42.36	2,251	205	9.10
Non-Marine Underwriters, Members of Lloyd's, London, England	41,965	11,032	26.29	21,776	3,518	16.15
North American Company for Property and Casualty Insurance				330		
North American Life Assurance Company	89,174	104,891	117.63	51,507	35,905	69.70
North American Life and Casualty Company						
Northern Life Assurance Company of Canada	126					
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada						
Occidental Life Insurance Company of California	3,163	4,145	131.05	3,192	2,484	77.81
Old Republic Insurance Company	89,174	104,891	117.63	14,907	30,549	204.93

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1979				1978			
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred
Old Republic Life Insurance Company.....	20,826	2,184	10.49	16,830	4,233	25.15		
Omaha Indemnity Company.....								
The Order of United Commercial Travelers of America.....	1,163	341	29.32	1,188	620			
PHF Life Insurance Company.....	1,415	-332		6,888	913	13.25		
Pacific Employers Insurance Company.....								
The Paul Revere Life Insurance Company.....	5,613	584	104.04	3,924	622	15.85		
Pennsylvania Life Insurance Company.....	56,303	-234		62,133	39,713	63.91		
The Personal Insurance Company of Canada.....								
Phoenix Assurance Company of Canada.....								
Phoenix Assurance Company, Limited.....								
Pitts Insurance Company.....		-2,332						
Pitts Life Insurance Company.....	67,985	44,327	65.20	61,901	34,779	56.18		
Provident Alliance Life Insurance Company.....								
The Prudential Assurance Company Limited.....	2,160	798	36.94	2,730	657	24.06		
The Prudential Insurance Company of America.....	142,699	154,151	108.03	115,830	147,219	127.09		
Quebec Assurance Company.....				25				
Reliable Life Insurance Company.....	22,200			22,577				
Reliance Insurance Company.....								
Royal Insurance Company of Canada.....	1,137			958	857	89.45		
Safeguard Life Assurance Company.....	5,105	4,998	97.90	4,737	3,865	81.59		
St. Paul Fire & Marine Insurance Company.....								
Scottish & York Insurance Company Ltd.....								
Security Mutual Casualty Company.....								
Sentry Insurance A Mutual Company.....	193	1,400	725.39	213				
The Sovereign General Insurance Company.....								
The Stanstead and Sherbrooke Insurance Company.....	18							

Sun Alliance Insurance Company	2,361	2,093	88.65	2,721	1,594	58.58
Sun Life Assurance Company of Canada	423,167	421,937	99.71	383,626	315,184	82.15
Symons General Insurance Company						
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company						
Traders General Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada	203	-1,594		206	2,574	1,249.51
The Travelers Insurance Company	47,075	24,110	51.22	28,860	29,498	102.21
Travelers Life Insurance Company of Canada						
Union Mutual Life Insurance Company	795	1,985	249.69	1,343	1,071	79.74
United Canada Insurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company	450			694		
The Western Assurance Company	915			40		
Western Life Assurance Company	40					
Zurich Insurance Company	13			39	8	20.51
Zurich Life Insurance Company of Canada	70,399	71,550	101.63	65,674	63,656	96.92
TOTALS	9,323,949	4,213,798	45.19	4,982,048	3,572,646	71.71

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Automobile, Accident and Sickness
Which are Reported in Detail Elsewhere in this Report

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	4,290			-305		
The Aetna Casualty & Surety Company	-10	24,683		78	426	346.15
Aetna Insurance Company						
Affiliated FM Insurance Company	-54			3,254		
Allendale Mutual Insurance Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	12,030	2,486	20.67	33,841	3,380	9.99
American Bankers Insurance Company of Florida	38,610	-2,115		35,012	7,805	22.29
American Home Assurance Company						
The American Road Insurance Company	8,807	1,282	14.56	6,362	1,271	19.97
Anglo Canada General Insurance Company						
Argonaut Insurance Company	2,818			78		
Arkwright-Boston Manufacturers Mutual Insurance Company						
The Boiler Inspection and Insurance Company of Canada	37,440	6,812	18.19	27,330		
The British Aviation Insurance Company Limited	360					
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	18,590	32,315	180.52	28,663	8,779	30.62
Canadian General Insurance Company	157,722	-9,393		189,455	21,671	11.43
The Canadian Indemnity Company	29,399	36,101	122.80	27,906	101,761	364.65
Canadian Safe Drivers Plan						
The Canadian Surety Company	73,967	-1,090		43,282	22	.51
The Casualty Company of Canada	15,112	-7		11,329	13,345	117.79
Chateau Insurance Company	1,235			754		

Chrysler Insurance Company.....	11,762			21,800	47,360	
Citadel General Assurance Company						
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						51.05
Commercial Union Assurance Company of Canada	186,178	-11,933		190,739	97,391	
Commercial Union Assurance Company Limited						
Commonwealth Insurance Company						
Constitution Insurance Company of Canada	2,662	68	2.55	2,182	768	35.19
The Continental Insurance Company	3,455	1,871	54.15	9,906	7,333	74.02
The Contingency Insurance Company Limited						
Co-operative Fire and Casualty Company	38,164	114,799	300.80	32,557	-6,801	
Coronation Insurance Company				661		
Cumis Insurance Society, Inc.	14,896	1,370	9.20	12,200	-128	
The Dominion of Canada General Insurance Company	3,044	-6,712		2,812	8,000	284.49
The Dominion Insurance Corporation				-6	-18	
Eagle Star Insurance Company	7,470			6,809		
Eaton/Bay Insurance Company				213		
Ecclesiastical Insurance Office Limited	213	-1,140				
Emmco Insurance Company						
Employers Insurance of Wausau, A Mutual Company	2,547	-877		2,021	4,625	228.84
Employers Reinsurance Corporation				7,718		
Fidelity Insurance Company of Canada	725	-19,360		5,680	-9,585	
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company	183	-473		1,582	433	27.37
Fireman's Fund Insurance Company of Canada	12,043	997	8.28	8,414	-348	
Foremost Insurance Company, Grand Rapids, Michigan						
The General Accident Assurance Company of Canada	112,603	2,385	19.58	8,219	1,185	14.41
General Security Insurance Company of Canada	18,090	-5,799		17,968	14,508	80.74
Gerling Global General Insurance Company	2,156			700		
Gibraltar General Insurance Company	9,797	15,659	159.83	10,557	7,933	75.14
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	1,466			2,391		
Great American Insurance Company						
The Great Eastern Insurance Company						
The Guarantee Company of North America	21,494			25,916	2,280	8.79
Guardian Insurance Company of Canada	45,000	17,000	37.78	42,749	-9,158	

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness
Which are Reported in Detail Elsewhere in this Report

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Halifax Insurance Company				317		
Hartford Fire Insurance Company	1,531			365	1,050	287.67
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	-915	6,576		1,510	12,174	806.22
INA Insurance Company of Canada				13		
Ideal Mutual Insurance Company		-360				
Insom Mortgage Insurance Company	68,634	9,338	13.61	56,388	533	.94
Insurance Company of North America	-69			1,099	257	23.38
The Insurance Corporation of Ireland Limited	490			217		
Kansas General Insurance Company	1,500	120	8			
Kent General Insurance Corporation	554			289		
Liberty Mutual Fire Insurance Company	2			2		
Liberty Mutual Insurance Company	1,059			1,177		
The London Assurance	-281	87,759		281	12,800	4,555.16
London-Canada Insurance Company						
London & Edinburgh General Insurance Company of Canada						
London and Midland General Insurance Company	806			1,278	34	2.66
Lumbermen's Mutual Casualty Company	-3,856	338		39,038	-8,853	
Markel Insurance Company of Canada	2,475			2,475		
Maryland Casualty Company						
Midland Insurance Company						

The Mortgage Insurance Company of Canada	149,727	11,666	7.79	167,116	46,634	27.90
Motors Insurance Corporation	458			526		
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	88,032	44,668	50.74	28,688	13,890	48.41
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company						
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Omaha Indemnity Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada	15,936	-630		11,523	3,041	26.39
Philadelphia Manufacturers Mutual Insurance Company	380			2,350		
Phoenix Assurance Company of Canada	8,871	3,417	38.52	7,154	-20	
Phoenix Assurance Company, Limited				1,832		
The Phoenix Insurance Company	345			275		
Pitts Insurance Company						
The Portage La Prairie Mutual Insurance Company	17,197	1,227	7.13	9,611	46,106	479.72
Protection Mutual Insurance Company	57,103					
The Prudential Assurance Company Limited	15,542	27,460	176.68	17,486	-872	
The Prudential Insurance Company of America						
Quebec Assurance Company	357	-9,688				
Reliance Insurance Company						
Royal Insurance Company of Canada	177,838	54,513	30.65	2,141	-3,917	4.86
				171,851	8,366	
St. Paul Fire & Marine Insurance Company	57	-11		57	6	10.52
Scottish & York Insurance Company Ltd.						
Seaboard Surety Company	617					
Security Mutual Casualty Company	1,632	2,958	181.25	1,854	-980	
Sentry Insurance A Mutual Company						
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company	579			607		
Strathcona General Insurance Company	680					
Sun Alliance Insurance Company	112,045	-8,563		100,986	80,355	79.57
Symons General Insurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

Insurer	1979			1978		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Tokio Marine and Fire Insurance Company Limited						
Toronto General Insurance Company						
Traders General Insurance Company	3,423	545	15.9	2,288		
Transport Indemnity Company						
Transport Insurance Company	1,677	129	7.69	9,436		
The Travelers Indemnity Company	138,260			1,137		
Travelers Indemnity Company of Canada						
Truck Insurance Exchange						
United Canada Insurance Company	448			404		
United States Fidelity and Guaranty Company	78,505	-10,899		723	-7,737	
United States Fire Insurance Company	11,403	1,726	15.14	365	-3,179	
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	13,273	10,538	79.39	26,199	15,948	60.87
The Western Assurance Company	3,507	4,004	114.17	21,311	5,987	28.09
Western Surety Company	1,001			22,747		
Yasuda Fire & Marine Insurance Company, Limited						
Zurich Insurance Company	-1,573			-2,355		
TOTALS	1,863,514	435,760	23.38	1,531,588	444,581	30.05

PROVINCE OF PRINCE EDWARD ISLAND LIST OF INSURANCE AGENTS AND ADJUSTERS

Charlottetown, P.E.I.
December 31, 1979

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1980 are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the company for which each is authorized to transact business is also shown.)

Aiken, A. J.	Warren Grove	Traders General Insurance Co.	A
Arsenault, Gerald	Wellington R.R.4	Imperial Life Assurance Company of Canada	LS
Arsenault, J. Roger	Wellington P.O.	The Co-operators	LFAS
Atkinson, Earle N.	Summerside	The Great-West Life Assurance Company	L
Avery, Martin A.	Charlottetown R.R.5	Standard Life Assurance Co.	L
Barbour, Hilton, Jr.	Alberton	Hyndman & Company Limited	FA
Barbour, Ralph	O'Leary R.R.3	Combined Insurance Company of America	S
Beairisto, W. Boyd	Kensington	Confederation Life Insurance Company	L
Beaton, Earl L.	Charlottetown	H.L. Sear Insurance Ltd.	FA
Beaton, S. Wayne	Cornwall	Sun Alliance & London Assurance Company Limited	FA
Beaulieu, Stephen	Cornwall R.R.4	H. L. Sear Insurance Ltd.	LS
Bell, Melville	DeSable	Imperial Life Assurance Company of Canada	S
Bernard, John Brian	Summerside	Combined Insurance Company of America (TERMINATED)	FA
Blanchard, Gordon J.	Cornwall R.R.3	H.L. Sear Insurance Ltd.	LS
Boileau, Joseph R.	St. Eleanors	Imperial Life Assurance Company of Canada	FA
Brown, Michael R.	Charlottetown R.R.3	Maritime Life (TERMINATED)	L
Bulman, Garth	St. Eleanors	Metropolitan Life Insurance Co.	LS
Cairns, Don	Dunstaffnage	Combined Insurance Company of America (TERMINATED)	S
Callaghan, Louis P.	Cardigan	Combined Insurance Company of America	L
Cameron, Pearl	Charlottetown	The Great-West Life Assurance Company	FA
Campbell, Brent A.	Murray River	Hyndman & Company Limited	F
Campbell, Donald P.	Winsloe R.R.1	P.E.I. Mutual Fire Insurance Co.	LS
Campbell, George K.	Kensington	Imperial Life Assurance Company of Canada	LS
Campbell, Kevin A.	Sherwood	Mutual of Omaha Insurance Co.	S
		Pennsylvania Life Insurance Co.	S

Carmichael, Brian A.	Cornwall R.R.4	Combined Insurance Company of America (TERMINATED)	S
Carr, H. Bennett	Charlottetown R.R.7	Imperial Life Assurance Company of Canada	LS
Carr, M. Jean	Charlottetown R.R.7	Sun Life Assurance Company of Canada	FA
Carruthers, Robert	Charlottetown R.R.4	Bennett Carr Insurance Ltd.	FA
Chace, Ray	Charlottetown R.R.4	Bennett Carr Insurance Ltd.	LS
Clark, Don L.	Crapaud	Canada Life Assurance Co.	FA
Coffin, John Ross	Kensington	Saint Insurance Inc.	S
Coffin, Roger E.	Kensington	Combined Ins. Co. of America	FA
Coles, Daniel E.	Montague	Don L. Clark Inc.	F
Coles, Kevin R.	Montague	P.E.I. Mutual Fire Insurance Co.	LFAS
Compton, George H.	Souris R.R.4	The Co-operators	L
Concen, W. Allison	Montague	Manufacturers Life Insurance Co.	LS
Concen, Michael A.	Montague	Imperial Life Assurance Company of Canada	LS
Cooke, Charles C.	Charlottetown	Imperial Life Assurance Company of Canada (TERMINATED)	LS
Cooke, Gordon S.	Summerside	Acadia Life Insurance Company	L
Coughlin, James K.	Summerside	Hyndman & Company Limited	F
Cowles, Allan C.	Charlottetown	Norwich Union Life Insurance Society	L
Currie, Robert V.	Charlottetown	Concen Insurance & Real Estate	FA
Currie, Winston W.	Summerside	Concen Insurance & Real Estate	FA
Darby, Edwin	Albany R.R.1	Occidental Life Insurance Co. of California	FA
Davison, Graham E.	East Royalty	Charlie Cooke Insurance Inc.	LS
Day, Ivan G.	Stanley Bridge	Charlie Cooke Insurance Inc.	FA
Dennis, David E.	Cornwall	Prudential Insurance Company of America	LS
Devine, James Edward	Charlottetown	Imperial Life Assurance Company of Canada (TERMINATED)	LS
Donald, Everett L.	Kensington	Wawanesa Mutual Life Ins. Co.	L
Dougay, Lawson J.	Kinkora	Mutual Life Assurance Company of Canada	FA
Dougay, Paul	Kinkora	George (Bus) Peake & A.R. McInnis Ltd.	FA
		Tri-County Agencies Ltd. (TERMINATED)	FA
		Commercial Life Assurance Co. of Canada	L
		Square One Inc.	FA
		Prudential Insurance Company of America	LS
		Commercial Life Assurance Co. of Canada	L
		H.L. Sear Insurance Ltd.	FAS
		Sun Life Assurance Company of Canada	LS
		The Great-West Life Assurance Company	L
		North American Life Assurance Company	L
		George (Bus) Peake & A.R. McInnis Ltd.	FA
		Combined Insurance Company of America	S
		Combined Insurance Company of America	S

Doyle, Donna	Bradbane R.R. 2	Combined Insurance Company of America	S
Driscoll, Wilfred J.	Charlottetown	The Co-operators	LFAS
Dudka, Michael Allan	Southport	Imperial Life Assurance Company of Canada	LS
Duffy, John J.	Charlottetown	Atlantic Mutual Life Ins. Co.	L
Duggan, James Donald	Kensington R.R. 2	Canada Life Assurance Co.	L
Dyment, K. Earle	Kensington R.R. 4	Imperial Life Assurance Company of Canada	LS
Eamer, Brian	Charlottetown	Confederation Life Insurance Co.	L
Ellis, John K.	Summerside	R.E. Ellis & Son Limited	FAS
England, Kent A.	Summerside	Standard Life Assurance Company (TERMINATED)	L
Foy, C. Lorne	North River	Imperial Life Ass. Co. of Canada	LS
Frahar, George J.	Cornwall	The Co-operators	LFAS
Francis, Michael J.	Lennox Island	Combined Insurance Company of America (TERMINATED)	S
Fraser, Sarah A.	Souris River	Sun Alliance & London Assurance Company Limited	L
Full, Gordon	Southport	H. L. Sear Insurance Ltd.	FA
Fuller, Anthony J.	Cornwall	Gordon Full Insurance Inc.	FAS
Fullerton, Eric G.	York Point	Rennsylvania Life Insurance Co.	L
Gallant, Alice M.	Wellington	Mutual of Omaha Insurance Co.	LS
Gallant, Ernest L.	North River	P.E.I. Mutual Fire Insurance Co.	F
Gass, Carol M.	Cornwall	Excelsior Life Insurance Co.	LS
Gaudet, James J.	Sherwood	Charlie Cook Insurance Inc.	FA
Gaudette, Brian	Tignish	Sun Life Assurance Company of Canada	LS
Gay, Reginald G.	Kinloch R.R. 1	The Co-operators (TERMINATED)	LFAS
Ghiz, Roger	Charlottetown	Prudential Insurance Company of America	LS
Gorrill, Keith R.	O'Leary	Hyndman & Company Limited	FA
Grant, Edward D.	North Wiltshire R.R. 1	The Co-operators	LFAS
		Imperial Life Assurance Company of Canada	LS
Hambly, J.B.	Charlottetown	Hyndman & Company Limited	FA
Havenga, Cornelius	North River	Combined Insurance Company of America	S
Hawes, Orrin P.	Charlottetown	Mutual Life Assurance Company of Canada	L
Herring, Doris	Cardigan R.R. 2	H.L. Sear Insurance Ltd.	FA
Herring, Marvin G.	Murray Harbour	George (Bus) Peake & A.R. McIntis Ltd.	FA
Herring, Merrill B.	Cardigan R.R. 2	H.L. Sear Insurance Ltd.	FA
Hickey, Ronald G.	Summerside	R.E. Ellis & Son Limited	FAS
Hickox, Roger	Sherwood	H.L. Sear Insurance Ltd.	FA
Higgins, Robert D.	Montague	Mutual Life Assurance Company of Canada	L
Hill, Glen Robert	Sherwood	Imperial Life Assurance Company of Canada	LS
Hogan, Barry J.	Vernon R.R. 1	Canada Life Assurance Company	LS

Hogan, James T.	Summerside	The Great-West Life Assurance Company	L
Holmes, Elizabeth A.	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
Hookey, Leonard	Charlottetown	The Co-operators	LFAS
Hooper, Reginald J.	Charlottetown	Knights of Columbus	L
Huestis, Robert F.	Conwall	Mutual of Omaha Insurance Co.	LS
Hughes, Eric J.	Cross Roads	Prudential Insurance Company of America	L
Hyndman, Frederick E.	Charlottetown	The Great-West Life Assurance Company	L
		Hyndman & Company Limited	FA
Ives, James G.	East Royalty	Excelsior Life Insurance Co.	LS
Ives, Stewart G.	Charlottetown	Excelsior Life Insurance Co.	LS
Jardine, Alan	Souris R.R. 2	Combined Insurance Company of America (TERMINATED)	S
Jeffrey, Charlotte Y.	Conwall	Imperial Life Assurance Company of Canada	LS
Jenkins, J. Frank	Summerside	Harriott & Associates Ins. Agencies Limited	L
Jenkins, Keith B.	Charlottetown	Maritime Life Insurance Company	L
John, Haveli R.	Charlottetown	George (Bus) Peake & A.R. McInnis Ltd.	FA
Johnson, John Kier	Miscouche	Sun Life Assurance Company of Canada	LS
Jones, Stewart	St. Eleanors	Cumis Life Insurance Company	L
		Cumis Insurance Society, Inc.	F
		Combined Insurance Company of America	S
Kalam, Joseph A.	Charlottetown	Mutual of Omaha Insurance Co.	LS
Kameka, Paul F.	Montrose	Mutual Life Assurance Company of Canada	L
Keenan, Jack A.	Charlottetown	Prudential Insurance Company of America	LS
Kelly, Leonard E.	Charlottetown	Mutual Life Assurance Company of Canada	L
Kirkpatrick, Charles	Charlottetown	Imperial Life Assurance Company of Canada	LS
Laforge, Gilbert	Tignish	Combined Insurance Company of America (TERMINATED)	S
Larter, George H.	Charlottetown	Prudential Insurance Company of America	LS
Lawlor, Dorothy	St. Eleanors	Combined Insurance Company of America	S
Ling, Victor S.	Charlottetown	Empire Life Insurance Co.	L
Lipton, Chester	Charlottetown	Knights of Columbus	L
Llewellyn, Arnold A.	Charlottetown	Sun Alliance & London Assurance Company Limited	L
		George (Bus) Peake & A.R. McInnis Ltd.	FA
Loughheed, Robert	Montague	Tri-County Agencies Ltd.	FA
MacDonald, Bernard	Sherwood	Imperial Life Assurance Company of Canada	LS
MacDonald, Blair	Parkdale	Combined Insurance Company of America (TERMINATED)	S
MacDonald, W. Blair	Charlottetown	Excelsior Life Insurance Co.	L
MacDonald, Earle	Borden R.R. 1	Hyndman & Company Limited	FA
MacDonald, Gerard	Bedford	Pennsylvania Life Ins. Co.	S

MacDonald, Marvin	Charlottetown	H.L. Sear Insurance Ltd.	FA
MacDonald, Philip	Summerside	P.E.I. Mutual Fire Insurance Co.	F
MacDonald, R. Elmer	Borden R.R.1	The Great-West Life Assurance Company	L
MacDonald, Urban A.	Mt. Stewart	Occidental Life Insurance Company of California	LS
		Charlie Cooke Insurance Inc.	FA
MacDonald, Victor F.	Charlottetown	Confederation Life Insurance Company	L
		George (Bus) Peake & A.R. McInnis Ltd.	FA
MacDougall, Audrey	St. Eleanors	H.L. Sear Insurance Ltd.	FAS
MacDougall, James C.	Charlottetown	Family Life Assurance Co.	L
MacEachern, Gordon	Mermaid	Prudential Insurance Company of America	LS
MacEwen, Archibald S.	Stanley Bridge	Family Life Assurance Company	L
MacFadyen, Millar	Charlottetown	George (Bus) Peake & A.R. McInnis Ltd.	FA
MacGougan, Martha Ann	Charlottetown	Excelsior Life Insurance Company (TERMINATED)	LS
MacKay, James J.	Charlottetown	P.E.I. Mutual Fire Insurance Co.	F
Mackinnon, Cyril	Murray River	H.L. Sear Insurance Ltd.	FA
Mackinnon, Glen	Murray River	H.L. Sear Insurance Ltd.	FA
MacLean, Brian J.	Wilmot Valley	Combined Insurance Company of America (TERMINATED)	S
MacLean, Dorothy	North Wiltshire	P.E.I. Mutual Fire Insurance Co.	F
MacLeod, Everett	Summerside	Crown Life Insurance Company	L
MacLeod, Neil R.	Summerside	George (Bus) Peake & A.R. McInnis Ltd.	FA
MacLeod, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada	L
MacLeod, T.E.	Cornwall R.R.2	Hyndman & Company Limited	F
MacLure, W. Hazen	Murray Harbour North	The Great-West Life Assurance Company	L
MacMillan, Alan G.	Charlottetown	Hyndman & Company Limited	FA
MacMurdo, Wallace E.	Kelvin Grove	The Great-West Life Assurance Company	L
MacNab, Frank	Sherwood	The Canada Life Assurance Co.	LS
MacPhee, Garth N.	Cornwall	Charlie Cooke Insurance Inc.	FA
MacPherson, Roderick E.	Cornwall R.R.4	The Standard Life Assurance Co.	L
McAleer, J. Wilfred	Charlottetown	The Mutual Life Assurance Company of Canada	L
McCabe, James	Souris R.R.3	George (Bus) Peake & A.R. McInnis Ltd.	FA
		Occidental Life Insurance Company of California	LS
		Charlie Cooke Insurance Inc.	FA
McCloskey, James J.	Sherwood	Imperial Life Assurance Company of Canada	LS
McGuire, Patrick	Charlottetown R.R.7	Commercial Union Insurance Company	L
		H.L. Sear Insurance Ltd.	FA
McInnis, Wilbert C.	Sherwood	George (Bus) Peake & A.R. McInnis Ltd.	FA
McIver, A. Kathleen	Summerside	George (Bus) Peake & A.R. McInnis Ltd.	FA
McKearney, Lyle	Mount Stewart R.R.1	Combined Insurance Company of America	S
McLellan, Roderick A.	Kensington R.R.2	Norwich Union Life Insurance Society	L

Madore, Kevin	Charlottetown	Combined Insurance Company of America	S
Marin, Donald K.	Charlottetown	Don Martin Inc.	FA
Matheson, Mabel M.	Charlottetown	Family Life Assurance Company	L
Millar, Harold	Richmond R.R. 1	Gordon Full Insurance Inc.	FA
Millar, James	Cornwall R.R.	H.L. Sear Insurance Ltd.	FA
Montgomery, James C.	Charlottetown	The Great-West Life Assurance Co.	L
Morrell, Leigh C.	Kensington	Dominion Automobile Association (Pitts Life Insurance Company)	LS
Morris, John H.	Charlottetown	The Canada Life Assurance Co.	LS
Morrison, Edward R.	Charlottetown	George (Bus) Peake & A.R. McInnis Ltd.	LS
Morrison, Kenneth J.	Winsloe	Sun Life Assurance Company of Canada	FA
Moyart, Marcel	Montague	Imperial Life Assurance Co. of Canada (TERMINATED)	LS
Moyart, Persus	Montague	The Commercial Life Assurance Company of Canada	L
Muirhead, William D.	Winsloe R.R. 2	Tri-County Agencies Ltd.	FA
Murphy, David W.	Charlottetown	Standard Life Ass. Co. (TERMINATED)	FA
Mutch, Robert L.	Charlottetown	The Citadel General Assurance Co.	L
Nagge, Dave M.	Cornwall R.R. 2	The Wawanesa Mutual Life Insurance Company	S
Nicholson, Donald B.	Summerside	Standard Life Assurance Company (TERMINATED)	L
Nicholson, E.M.	Summerside	George (Bus) Peake & A.R. McInnis Ltd.	FA
Ostridge, Carl G.	Charlottetown R.R. 3	E.M. Nicholson Insurance Ltd.	FA
Paquet, John J.	Cross Roads	The Mutual Life Assurance Company of Canada	L
Paynter, Garth M.	Cross Roads	Prudential Insurance Company of America	LS
Perry, Joseph G.	Cross Roads	Sun Life Assurance Company of Canada	LS
Picard, Gilbert E.	Sherwood	Prudential Insurance Company of America	LS
Pineau, Leonard H.	Kensington	Maritime Life Assurance Co.	L
Pollock, Gary	Cornwall	Standard Life Assurance Co. (TERMINATED)	L
Power, Earl	Wilnot Valley	Combined Insurance Company of America (TERMINATED)	S
Quinn, G. Milfred	Charlottetown	Pennsylvania Life Insurance Co.	S
Ramsay, E.M.	Cornwall	The Mutual Life Assurance Company of Canada	L
Reid, Barrie C.	Summerside	E.M. Ramsay Insurance Agency	FA
Reid, Shirley	Earncliffe	Hyndman & Company Limited	FA
Reimer, Robert W.	Cornwall	Saint Insurance Inc.	FA
Rice, Allan (Rus)	Kensington R.R. 4	Metropolitan Life Insurance Co.	LS
Richard, Roger J.	Souris	H.L. Sear Insurance Ltd.	FA
Robertson, Alex J.	Summerside	Assumption Mutual Life Insurance Company	L
	Charlottetown R.R. 7	P.E.I. Mutual Fire Insurance Co.	F

Robertson, Mark S.S.	Victoria	Dominion Life Assurance Co.	L
Rochford, John R.	Alberton	Charlie Cooke Insurance Inc.	FA
Rodd, Glenn (Mrs.)	Summerside	Island Travel Service	
Ross, William	Central Bedeque	(Restricted to Travel Insurance Only)	S
Rourke, William	Montague	Combined Insurance Company of America (TERMINATED)	FA
Rupert, Ralph J.	Charlottetown	Tri-County Agencies Ltd.	L
Rush, Mary	Sherwood	Confederation Life Insurance Co.	FA
Saint, Allan	Charlottetown R.R.1	Hyndman & Company Limited	
Saint, Harold C.	Charlottetown	Saint Insurance Inc.	FA
Saint, John C.	Charlottetown R.R.1	Occidental Life Insurance Company of California	LS
Saint, Marjorie J.	Charlottetown R.R.1	Saint Insurance Inc.	FA
Savidani, James R.	Travellers Rest	Saint Insurance Inc.	FA
Shaw, Keith	St. Eleanors	The Mutual Life Assurance Company of Canada	FA
Shea, Louis	Tignish	Dominion Automobile Association (Pitts Life Insurance Co.)	L
Simpson, Bruce	Bradalbane R.R.1	Combined Insurance Company of America	LS
Simpson, Clifford	Bradalbane R.R.1	P.E.I. Mutual Fire Insurance Co.	S
Smith, Alan M.	Charlottetown	P.E.I. Mutual Fire Insurance Co.	F
Smith, Gerald W.	Sherwood	Combined Insurance Company of America (TERMINATED)	F
Smith, Harold P.	Pownal	Imperial Life Assurance Company of Canada	LS
Somers, Gerald	Carleton Siding	George (Bus) Peake & A.R. McInnis Ltd.	FA
Stetson, Errol	O'Leary	Combined Insurance Company of America	S
Stevenson, William V.	Charlottetown	P.E.I. Mutual Fire Insurance Co.	F
Stewart, Mrs. Rosemary	Vernon P.O.	North American Life Assurance Co.	L
Sullivan, Guy, N.	Wilmot	Stevenson's Insurance Agency Ltd.	FA
		The Mutual Life Assurance Company of Canada (TERMINATED)	L
		Atlantic Mutual Life Insurance Company	L
		E.M. Nicholson Insurance Ltd.	FA
Thomson, Ethel M.	North Tryon	George (Bus) Peake & A.R. McInnis Ltd.	FA
Tomilson, William	Charlottetown	Imperial Life Assurance Company of Canada	FA
Toole, Gerard	Bonshaw R.R.1	Combined Insurance Company of Canada (TERMINATED)	LS
Toole, Michael E.	Bonshaw	The Canada Life Assurance Co.	S
Tremere, Winston	Charlottetown	Charlie Cooke Insurance Inc.	LS
Turner, Edwin W.	O'Leary R.R.3	The Great-West Life Assurance Company	FA
Tutty, Michael B.	Charlottetown	Hyndman & Company Limited	L
		Mutual of Omaha Insurance Co.	FA
Victor, Henderson S.	St. Eleanors	Prudential Insurance Company of America	LS
Victor, Samuel Z.	Charlottetown	Sun Life Assurance Company of Canada	LS

Walker, Sterling
 Walmsley, Jack
 Walsh, Wayne
 Watson, Robert
 Wedlock, William
 Weeks, Lloyd
 Whelan, Merrill T.
 Whidden, Philip E.
 White, Dianne
 Wickstrom, Donald L.
 Wigmore, Cecil E.
 Willson, Craig B.
 Wood, Mary
 Younker, Robert E.

Charlottetown
 Summerside
 Albany
 Cornwall
 Summerside
 Charlottetown
 Sherwood
 West Royalty
 Montague
 Charlottetown R.R. 7
 Parkdale
 Mt. Stewart R.R. 4
 Kensington
 Charlottetown

Charlie Cook Insurance Inc.
 The Mutual Life Assurance Company of Canada
 Combined Insurance Company of America
 Don L. Clark Inc.
 The Great-West Life Assurance Company
 Hyndman & Company Limited
 George (Bus) Peake & A.R. McInnis Ltd.
 Standard Life Assurance Co.
 Hyndman & Company Limited
 Hyndman & Company Limited
 The Mutual Life Assurance Company of Canada
 Charl- Cooke Insurance Inc.
 Hyndman & Company Limited
 Don L. Clark Inc.
 The Canada Life Assurance Co.

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NAME

Ahier, Lionel J.
Armstrong, H. B.

Crosby, Gary A.

Delaney, Edward J.

Frizzell, Warren J.

Gee, Troy W.

Hogan, Roger

Johnson, R. G.

Lawson, J. A.

Leger, Simon J.

MacDonald, Violet L. G.
MacDougall, Gordon A.
McCarron, James Ian

O'Brien, J. Richard

Picard, Jean-Guy R.

Ross, John B.

Schurman, Herbert G.
Simpson, Stewart F.

Wheatley, John
Willoughby, John H.

ADJUSTERS**COMPANY**

Morden & Helwig Ltd.
Adjusters & Appraisers, Brouwer & Company Limited

B. E. MacKay Adjusters Ltd.

Underwriters Adjustment Bureau Limited

The Co-operators

The Co-operators

Hogan Adjustment Services

Adjusters & Appraisers, Brouwer & Company Limited

Lawson Adjustment Service Ltd.

Adjusters & Appraisers, Brouwer & Company Limited

The Co-operators
B. E. MacKay Adjusters Ltd.
Commercial Union Assurance Group

Wawanesa Mutual Insurance Company

Adjusters & Appraisers, Brouwer & Company Limited

Commercial Union Assurance Group

Lawson Adjustment Service Ltd.
The Co-operators

Wheatley Adjustment Bureau
MacKay-Jollimore (P.E.I.) Ltd.